

Table I.B.2.c(1996) Percent of private-sector employees working in establishments that offer two or more health insurance plans by firm size and selected characteristics: United States, 1996

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	43.5%	14.6%	15.2%	21.3%	38.0%	62.1%	16.3%	51.2%
Industry group **								
Agric., fish., forest.	21.1%	8.3% *	8.6% *	11.8% *	30.8% *	37.5% *	9.3% *	32.1%
Mining	40.0%	0.0%	0.0%	0.0%	30.3% *	59.5%	0.0%	46.0%
Construction	22.6%	13.5%	13.5%	14.6%	24.4%	59.2%	13.0%	33.5%
Manufacturing	48.1%	22.0%	13.5%	22.3%	35.6%	64.1%	20.8%	52.4%
Transp., commu., util.	46.8%	12.3% *	27.5%	14.1%	28.8%	60.9%	19.8%	51.2%
Wholesale trade	42.0%	7.5%	20.6%	16.4%	34.5%	69.3%	13.6%	51.4%
Retail Trade	40.2%	12.1%	11.3%	18.9%	24.3%	55.4%	13.8%	46.8%
Fin., ins., real est.	58.7%	19.5%	19.7%	19.9%	50.2%	79.4%	19.6%	67.2%
Services	42.2%	15.9%	14.8%	26.5%	45.0%	59.8%	17.2%	50.8%
Unknown	1.2% *	1.4% *	0.0%	0.0%	0.0%	0.0%	1.2% *	0.0%
Ownership								
For profit, incorporated	44.2%	14.1%	14.3%	20.5%	33.9%	64.1%	15.2%	52.4%
For profit, unincorporated	28.7%	12.9%	20.6%	18.6%	38.2%	45.0%	16.2%	37.2%
Nonprofit	44.8%	20.0%	15.8%	25.5%	47.3%	57.6%	21.3%	49.4%
Unknown	48.6%	17.7% *	29.3% *	32.3%	61.3%	49.9%	29.2%	51.1%
Age of firm								
Less than 5 years	26.0%	13.4%	13.9%	40.7%	23.3% *	42.3%	18.5%	38.6%
5-9 years	17.1%	9.8%	9.6%	14.6%	17.2%	52.5%	11.6%	24.1%
10-19 years	24.1%	15.3%	14.5%	13.3%	30.1%	54.0%	14.2%	32.7%
20 or more years	36.0%	15.7%	18.0%	19.3%	35.0%	53.7%	17.7%	41.5%
Unknown	62.2%	47.8%	20.5% *	31.2%	52.5%	66.2%	26.7%	63.1%
Multi/single status								
2 or more locations	55.3%	34.8%	21.7%	21.6%	41.7%	63.0%	20.8%	56.5%
1 location only	21.7%	14.0%	14.5%	21.2%	31.9%	36.4% *	15.8%	29.4%
Percent full-time employees								
Less than 25%	29.3%	11.1% *	6.5% *	19.6%	19.3%	42.4%	13.7%	33.5%
25-49 %	39.1%	6.7% *	6.8% *	16.4%	24.8%	59.6%	14.1%	45.8%
50-74 %	39.8%	10.0%	21.1%	17.5%	38.5%	57.3%	14.1%	47.3%
75% or more	45.1%	16.0%	15.4%	22.4%	39.6%	64.0%	16.9%	53.1%
Union presence								
No union employees	34.8%	14.0%	14.4%	18.5%	36.1%	58.5%	15.2%	43.7%
Has union employees	54.7%	21.7%	32.1%	32.7%	43.5%	67.4%	33.7%	57.5%
Unknown	58.3%	17.4%	11.6% *	37.7%	43.3%	63.7%	15.0%	61.0%
Percent low wage employees **								
50% or more low wage	31.9%	10.7% *	7.6%	21.4%	30.6%	51.5%	17.5%	36.8%
Less than 50% low wage	36.0%	14.3%	15.5%	18.9%	37.7%	59.6%	15.8%	45.3%
Unknown	58.7%	20.7%	19.9% *	35.0%	43.9%	64.8%	19.1%	61.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.B.2.c(1996) Standard error for percent of private-sector employees working in establishments that offer two or more health insurance plans by firm size and selected characteristics: United States, 1996

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1.07%	0.99%	0.89%	1.49%	1.26%	1.63%	0.38%	1.26%
Industry group **								
Agric., fish., forest.	5.55%	4.19% *	5.17% *	6.76% *	11.31% *	14.08% *	5.77% *	7.76%
Mining	7.82%	0.00%	0.00%	0.00%	10.75% *	11.75%	0.00%	9.14%
Construction	2.67%	2.56%	3.89%	3.82%	5.44%	11.48%	2.03%	5.16%
Manufacturing	2.33%	4.27%	3.71%	3.53%	4.03%	2.97%	3.59%	2.55%
Transp., commu., util.	3.16%	6.09% *	6.66%	4.02%	6.78%	4.31%	4.55%	3.60%
Wholesale trade	2.13%	1.70%	4.22%	4.72%	4.48%	4.81%	3.59%	2.82%
Retail Trade	1.87%	2.44%	2.84%	2.40%	3.12%	3.22%	1.59%	2.27%
Fin., ins., real est.	2.83%	4.08%	2.59%	2.16%	5.16%	3.46%	2.63%	3.24%
Services	1.78%	1.98%	2.19%	2.69%	3.19%	3.79%	1.60%	2.13%
Unknown	0.42% *	0.54% *	0.00%	0.00%	0.00%	0.00%	0.42% *	0.00%
Ownership								
For profit, incorporated	1.34%	1.48%	0.89%	1.86%	1.80%	1.92%	0.65%	1.66%
For profit, unincorporated	2.19%	1.47%	5.94%	4.03%	7.23%	9.23%	2.05%	3.97%
Nonprofit	2.34%	5.89%	4.15%	4.44%	3.99%	5.31%	2.84%	3.04%
Unknown	4.39%	7.48% *	11.82% *	8.93%	6.38%	5.62%	6.27%	4.82%
Age of firm								
Less than 5 years	3.63%	1.92%	3.01%	8.46%	8.12% *	10.93%	3.28%	6.98%
5-9 years	1.75%	1.79%	2.51%	3.79%	4.50%	10.98%	1.98%	2.58%
10-19 years	1.48%	2.60%	2.13%	1.79%	4.10%	5.06%	1.43%	2.64%
20 or more years	1.96%	2.53%	2.21%	2.44%	2.77%	3.74%	0.80%	2.39%
Unknown	1.78%	12.88%	7.52% *	2.67%	1.74%	1.96%	4.85%	1.87%
Multi/single status								
2 or more locations	1.18%	9.13%	3.31%	2.05%	1.38%	1.49%	3.11%	1.24%
1 location only	1.06%	1.02%	1.22%	2.25%	2.32%	14.27% *	0.68%	1.98%
Percent full-time employees								
Less than 25%	2.82%	8.70% *	2.85% *	3.84%	4.42%	5.92%	3.67%	3.51%
25-49 %	4.16%	2.56% *	2.31% *	3.81%	4.54%	7.34%	3.20%	5.07%
50-74 %	3.60%	1.90%	3.79%	1.68%	7.45%	5.03%	2.02%	4.36%
75% or more	1.13%	1.46%	1.11%	1.81%	1.26%	1.73%	0.51%	1.26%
Union presence								
No union employees	1.34%	1.12%	1.07%	1.03%	2.07%	2.56%	0.70%	1.88%
Has union employees	2.00%	5.79%	7.99%	6.30%	5.11%	3.32%	5.93%	2.44%
Unknown	2.51%	3.80%	3.71% *	7.85%	6.42%	2.72%	1.71%	2.67%
Percent low wage employees **								
50% or more low wage	2.56%	3.65% *	2.25%	3.42%	2.91%	6.06%	2.71%	2.95%
Less than 50% low wage	0.94%	1.01%	1.02%	1.26%	2.37%	1.79%	0.66%	1.29%
Unknown	2.24%	4.74%	6.21% *	7.15%	4.63%	2.33%	2.52%	2.42%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 Medical Expenditure Panel Survey-Insurance Component.

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